

WHAT IS CLAIMED IS:

1           1. A method of providing money to a user at an entertainment machine in  
2 an institution, the method comprising:  
3                 providing the entertainment machine associating a point of sale device with  
4 the entertainment machine;  
5                 coupling the entertainment machine to a slot accounting system via a  
6 communication channel;  
7                 coupling the slot accounting system to a slot accounting system via the  
8 communication channel;  
9                 coupling the active layer to a host processor via the communication channel;  
10                 coupling the host processor to a financial institution via the communication  
11 channel;  
12                 requesting electronic funds via the point of sale device;  
13                 forwarding the request to the active layer;  
14                 profiling the request and either approving or disapproving the request;  
15                 forwarding the request to the host processor if the request is approved during  
16 profiling;  
17                 requesting pre-authorization for the request from the financial institution; and,  
18                 forwarding electronic funds to at least the institution if the request is pre-  
19 authorized.

1           2. A method in accordance with claim 1 wherein the request for  
2 electronic funds are considered a point-of-sale transaction.

1           3. A method in accordance with claim 1 wherein the electronic funds are  
2 forwarded the slot accounting system and to the entertainment machine.

1           4. A method in accordance with claim 1 wherein the electronic funds are  
2 forwarded to a cashier's location in the institution.

1           5. A method in accordance with claim 4 wherein a representative of the  
2 institution brings money or gaming chips to the user.

1           6. A method in accordance with claim 4 wherein the user is instructed to  
2 go to the cashier's location to retrieve money or gaming chips.

1                   7.     A method in accordance with claim 1 wherein the communication  
2 channel comprises at least one of a wireless system, a telephone system and an internet  
3 system.

1                   8.     A system for providing money to a user at an entertainment machine,  
2 the system comprising:

3                   a.     a point of sale device in communication with the entertainment  
4 machine;

5                   b.     an active layer computer and server coupled to the POS device via a  
6 communication channel;

7                   c.     an intermediate host processor coupled the active layer computer and  
8 server via the communication channel and coupled to a financial institution via the  
9 communication channel;

10                  wherein the communication channel comprises at least one of a wireless  
11 system, a telephone system and an internet system.

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